

"Have there been fires in buildings in Hamburgh in the portion of the town rebuilt?" Yes, repeatedly. They have all, however, been put out at once. If they had had to wait the usual time for engines and water—say twenty minutes or half an hour—these might all have led to extensive conflagrations."

"What has been the effect on insurance?" "The effect of the rapid extinction of fires has brought to light, to the citizens of Hamburgh, the fact that the greater proportion of their fires is the work of incendiaries, for the sake of insurance money. A person is absent; smoke is seen to exude; the alarm of fire is given, and the door is forced open, the jet applied, and the fire extinguished immediately. Case after case has occurred, where, upon the fire being extinguished, the arrangements of incendiaries for the spread of fire are found, and made manifest. Several of this class of incendiaries for the insurance money are now in prison. The saving of money alone, by the prevention of fires, would be worth the whole expense of the like arrangements in London, where it is well known that similar practices prevail extensively."